

IN THE CLAIMS

1. (previously amended) A method of making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps of:

transmitting said account number over said network from a consumer location to an on-line merchant location;

forwarding said account number over said network from said on-line merchant location to a third party contractor location;

transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location;
and

after said account number and said authorization number are received at said third party contractor location, verifying the validity of said account number and said authorization number.

2. (cancelled)

3. (previously amended) The method according to claim 1 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

4.(original) The method according to claim 1 wherein said network is the Internet.

5.(original) The method according to claim 1 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

6. (previously amended) The method according to claim 1 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

7.(original) The method according to claim 5 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

8.(original) The method according to claim 1 including the additional step of transmitting a signal from said on-line merchant location to said consumer location indicating whether said purchase has been authorized.

9. (previously amended) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

wherein said account number is transmitted from said first computer to said second computer over said network;

wherein said account number is forwarded from said second computer to said third computer over said network;

wherein a query for said authorization number is transmitted from said third computer to said first computer over said network;

wherein said authorization number is transmitted from said first computer to said third computer over said network, bypassing said second computer;

and wherein said third computer, after receiving said account number and said authorization number, verifies the validity of said account number and said authorization number.

10. (cancelled)

11. (previously amended) The system according to claim 9 wherein said account number and said authorization number are transmitted over said network via encrypted connections.

12. (original) The system according to claim 9 wherein said network is the Internet.

13. (original) The system according to claim 9 wherein said third computer checks whether said account has sufficient funds to cover said purchase price.

14. (previously amended) The system according to claim 9 wherein said third computer notifies said second computer whether said account number and said authorization number are valid.

15. (original) The system according to claim 13 wherein said third computer notifies said second computer whether there are sufficient funds in said account to cover said purchase price.

16. (original) The system according to claim 9 wherein said second computer notifies said first computer whether said purchase is authorized.

17. (previously added and amended) A method of authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

transmitting a query for said authorization number over said network from said third party contractor location to a consumer location;

receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

after receiving said account number and said authorization number at said third party contractor location, verifying the validity of said account number and said authorization number.

18.(previously added) The method according to claim 17 wherein said network is the Internet.

19.(previously added) The method according to claim 17 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

20. (previously added and amended) The method according to claim 17 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said account number and said authorization number are valid.

21. (previously added) The method according to claim 19 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

22. (previously added and amended) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

a computer connected to said network;

said computer being configured to receive said account number transmitted over said network from an on-line merchant's computer, transmit a query for said authorization number over said network to a consumer's computer, receive said authorization number transmitted over said network from said consumer's computer bypassing said on-line merchant's computer, and, after receiving said account number and authorization number, verify the validity of said account number and said authorization number.

23. (previously added) The system according to claim 22 wherein said network is the Internet.

24. (previously added) The system according to claim 22 wherein said computer is configured to determine whether said account has sufficient funds to cover said purchase price.

25. (previously added and amended) The system according to claim 22 wherein said computer is configured to notify said on-line merchant's computer whether said account number and said authorization number are valid.

26. (previously added) The system according to claim 24 wherein said computer is configured to notify said on-line merchant's computer whether there are sufficient funds in said account to cover said purchase price.

27. (previously added and amended) The method according to claim 1 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

28.(previously added) The method according to claim 1 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

29. (previously added and amended) The system according to claim 9 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

30. (previously added and amended) The method according to claim 17 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

31.(previously added) The method according to claim 17 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

32. (previously added and amended) The system according to claim 22 wherein said account number is an ATM card number and said authorization number is a PIN associated with said ATM card number.

33. (previously added and amended) A method of making purchases over the Internet comprising the steps:

transmitting an ATM card number which will be used to pay a purchase price over the Internet from a web browser on a consumer's computer to an on-line merchant's web site;

forwarding said first number over the Internet from said on-line merchant's web site to a verification computer;

transmitting over the Internet from said verification computer to said web browser on said consumer's computer a request for a PIN associated with said ATM card number;

inputting said PIN into said web browser on said consumer's computer and transmitting said PIN over the Internet from said consumer's computer to said verification computer;

determining using said verification computer whether said ATM card number and said PIN are valid; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

34. (previously added and amended) A system for making purchases over the Internet comprising:

a consumer computer connected to the Internet having a web browser;

an on-line merchant's web site connected the Internet; and

a verification computer connected to the Internet;

said consumer computer being configured to transmit over the Internet, using said web browser, (1) an ATM card number which will be used to pay a purchase price to said on-line merchant's web site and (2) a PIN associated with said ATM card number to said verification computer in response to a query from said verification computer;

said on-line merchant's web site being configured to forward said ATM card number to said verification computer over the Internet; and

said verification computer being configured to query said consumer computer over the Internet for said PIN, determine the validity of said ATM card number and said PIN, and transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

35. (previously added and amended) A method of authorizing a purchase to be made over the Internet comprising the steps:

receiving at a verification computer a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site;

transmitting over the Internet a query for a PIN associated with said ATM card number from said verification computer to a consumer computer;

receiving at said verification computer said PIN transmitted over the Internet from said consumer computer;

verifying the validity of said ATM card number and said PIN using said verification computer; and

transmitting a message over the Internet from said verification computer to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

36. (previously added and amended) A system for authorizing a purchase to be made over the Internet comprising:

a verification computer connected to the Internet;

said verification computer being configured to receive a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant's web site, transmit a query over the Internet to a consumer computer for a PIN associated with said ATM card number, receive said PIN transmitted over the Internet from said consumer computer, verify the validity of said ATM card number and PIN, and transmit a message over the Internet to said on-line merchant's web site indicating whether said ATM card number and PIN are valid.

37. (previously added) A system for making purchases over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for transmitting said account number over said network from a consumer location to an on-line merchant location;

means for forwarding said account number over said network from said on-line merchant location to a third party contractor location;

means for transmitting a query for said authorization number over said network from said third party contractor location to said consumer location;

means for transmitting said authorization number over said network from said consumer location to said third party contractor location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

38. (previously added) A system for authorizing a purchase to be made over a computer network using an account number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and an authorization number associated with said account number which, when used with said account number, enables withdrawal of funds from said account, said system comprising:

means for receiving at a third party contractor location said account number transmitted over said network from an on-line merchant location;

means for transmitting a query for said authorization number over said network from said third party contractor location to a consumer location;

means for receiving at said third party contractor location said authorization number transmitted over said network from said consumer location, bypassing said on-line merchant location; and

means for verifying the validity of said account number and said authorization number after said account number and said authorization number are received at said third party contractor location.

39. (new) The method of claim 33 wherein the forwarding comprises forwarding to the verification computer a session identifier that includes an electronic address for the consumer's computer, which is forwarded with the ATM card number.

DI 40.(new) The system of claim 34 wherein the on-line merchant's web site is configured to generate a session identifier that includes an electronic address for the consumer's computer and configured to forward the ATM account number with the session identifier to the verification computer.
